



Payroll Card - Schedule of Fees -

The Commonwealth of Kentucky's Payroll Card is a CashPay Prepaid Debit Card, issued by Bank of America/Merrill Lynch. The Payroll Card can be used for fee-free CASH ACCESS when:

- Used at a Visa member bank *with* teller-assistance.
- Used at a Bank of America or Allpoint branded ATM.

REMINDER: Use of an ATM at a Visa member bank does NOT guarantee fee-free access, unless it is a Bank of America or Allpoint branded ATM. Only teller-assistance *within* the Visa member bank is fee-free.



Below is a detailed listing of cardholder fees associated with the card, as of July 2014.

CARDHOLDER / ACCOUNT OWNER	
Monthly fees	
Monthly maintenance	Waived
ATM and purchase transaction fees	
Bank of America and Allpoint branded ATM withdrawal domestic*	Waived
Non-Bank of America/Allpoint branded ATM withdrawal domestic*	\$1.25 each
ATM withdrawal international	\$3.00 each
ATM balance inquiries**	Waived
ATM transaction decline	Waived
Signature-based purchase at Visa merchants	Free
Pinned Point of Service (POS) purchase	Waived
Other service fees	
Automated customer service inquiry	Waived
Live customer service inquiry domestic	Waived
PIN changes	Waived
Emergency cash transfer for remaining account balance (under \$20.00)	One free per year
Emergency cash transfer domestic	\$15.00
Cash access using teller-assistance at Visa member banks (limited to available balance only)	Waived
Online Funds Transfer	Waived
Card replacement domestic (standard) -if Express delivery is request on the one free replacement, additional charge applies (see below)	One free per year, \$3.00 thereafter
Card replacement – Express delivery (additional charge)	\$12.50
Card replacement international	Quote provided at time of request, as price varies by country
International transaction fee	2.50% of U.S. dollar amount of transaction
Account closure fee (check issued)	Waived
<p>* ATM owners may choose to charge an additional convenience fee or surcharge (a sign should be posted at the ATM to indicate additional fees); however, ATMs displaying Bank of America or Allpoint signs will not charge any additional surcharge to CashPay cardholders.</p> <p>**Balance inquiries may not be available at all ATMs outside the United States.</p>	